

Brief report

Date: 03/31/2025
 Currency: EUR

Constitution date
 07/16/2007

VAT Reg. no.
 V85164648

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Bankia

Servicer
 Bankia

Lead Managers
 Bancaja
 Calyon
 IXIS CIB
 JP Morgan

Bond Underwriters and Placement Agents
 Bancaja
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 Banco Pastor
 Caja Madrid
 Fortis Bank

Bond Paying Agent
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

Start-up Loan
 Bankia

Assets Custodian
 Bankia

Fund Auditor
 KPMG Auditores

Swap
 HSBC

Issued securities: Asset-Backed Bonds

Bonds Issue										
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Original	
Series A1 ES0312867007	07/20/2007 2,600	100,000.00 260,000,000.00	100,000.00 260,000,000.00	Floating 3-M Euribor+0.070% 27.Jan/Apr/Jul/Oct	04/28/2025	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	"Pass-Through"	Aa1 (sf) AAA (sf)	Aaa AAA	
Series A2 ES0312867015	07/20/2007 11,930	100,000.00 1,193,000,000.00	100,000.00 1,193,000,000.00	Floating 3-M Euribor+0.170% 27.Jan/Apr/Jul/Oct	04/28/2025	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa3 (sf) AAA (sf)	Aaa AAA	
Series A3 ES0312867023	07/20/2007 4,400	64,140.03 282,216,132.00 64.14%	100,000.00 440,000,000.00	Floating 3-M Euribor+0.210% 27.Jan/Apr/Jul/Oct	2.8830% 04/28/2025 789.425814 Gross 378.614909 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA	
Series B ES0312867031	07/20/2007 630	100,000.00 63,000,000.00 100.00%	100,000.00 63,000,000.00	Floating 3-M Euribor+0.450% 27.Jan/Apr/Jul/Oct	3.1230% 04/28/2025 789.425814 Gross 639.434250 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B3 (sf) D (sf)	A1 A A	
Series C ES0312867049	07/20/2007 240	100,000.00 24,000,000.00 100.00%	100,000.00 24,000,000.00	Floating 3-M Euribor+0.800% 27.Jan/Apr/Jul/Oct	3.4730% 04/28/2025 877.897222 Gross 711.096750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Caa3 (sf) D (sf)	Baa3 BBB	
Series D ES0312867056	07/20/2007 200	100,000.00 20,000,000.00 100.00%	100,000.00 20,000,000.00	Floating 3-M Euribor+3.000% 27.Jan/Apr/Jul/Oct	5.6730% 04/28/2025 1,434.008333 Gross 1,161.546750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB B	
Series E ES0312867064	07/20/2007 229	100,000.00 22,900,000.00 100.00%	100,000.00 22,900,000.00	Floating 3-M Euribor+4.000% 27.Jan/Apr/Jul/Oct	6.6730% 04/28/2025 1,686.786111 Gross 1,366.296750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	C (sf) D (sf)	C CCC- D (sf)	
Total		412,116,132.00	2,022,900,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Redemption	Average life	Years	% Monthly CPR (SMM)									
				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78		
Series A3	With optional redemption *	Average life	4.95	4.56	4.13	3.81	3.58	3.30	3.11	2.93			
		Final Maturity	01/06/2030	08/17/2029	03/14/2029	11/16/2028	08/25/2028	05/14/2028	03/06/2028	12/31/2027			
	Without optional redemption *	Average life	5.47	5.05	4.67	4.34	4.04	3.77	3.53	3.32			
		Final Maturity	07/18/2030	02/12/2030	09/27/2029	05/28/2029	02/08/2029	11/02/2028	08/07/2028	05/21/2028			
	Series B	With optional redemption *	Average life	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
			Final Maturity	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
Without optional redemption *		Average life	13.65	12.95	12.28	11.65	11.05	10.50	9.99	9.51			
		Final Maturity	09/16/2038	01/04/2038	05/05/2037	09/16/2036	02/13/2036	07/26/2035	01/19/2035	07/28/2034			
Series C		With optional redemption *	Average life	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
			Final Maturity	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
	Without optional redemption *	Average life	17.17	16.55	15.95	15.39	14.82	14.25	13.67	13.09			
		Final Maturity	03/25/2042	08/10/2041	01/05/2041	06/13/2040	11/20/2039	04/26/2039	09/25/2038	02/27/2038			
	Series D	With optional redemption *	Average life	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
			Final Maturity	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
Without optional redemption *		Average life	20.33	19.99	19.60	19.16	18.70	18.23	17.77	17.30			
		Final Maturity	05/20/2045	01/17/2045	08/28/2044	03/22/2044	10/04/2043	04/17/2043	10/29/2042	05/12/2042			
Series E		With optional redemption *	Average life	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
			Final Maturity	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
	Without optional redemption *	Average life	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51			
		Final Maturity	07/27/2047	07/27/2047	07/27/2047	07/27/2047	07/27/2047	07/27/2047	07/27/2047	07/27/2047			

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)					
Series	Current		At issue date		% CE
	% CE		% CE		
Series A1	0.00%	0.00	100.00%	12.85%	260,000,000.00
Series A2	0.00%	0.00	100.00%	58.97%	1,193,000,000.00
Series A3	68.48%	282,216,132.00	27.49%	21.75%	440,000,000.00
Series B	15.29%	63,000,000.00	11.30%	3.11%	63,000,000.00
Series C	5.82%	24,000,000.00	5.14%	1.19%	24,000,000.00
Series D	4.85%	20,000,000.00	0.00%	0.99%	20,000,000.00
Series E	5.56%	22,900,000.00	1.13%	1.13%	22,900,000.00
Issue of Bonds		412,116,132.00			2,022,900,000.00
Reserve Fund	0.00%	0.00	1.15%		22,900,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,783,369.70	2.658%	
Servicer ppal collect not yet credited	98,005.80		
Servicer ints collect not yet credited	13,381.37		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00
Liquidity Facility A1	0.00		0.00

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,411	13,162	
Principal			
Principal outstanding	392,585,647.00	2,000,022,095.64	
Average loan	72,553.25	151,954.27	
Minimum	0.00	1,163.89	
Maximum	346,747.37	546,336.38	
Interest rate			
Weighted average (wac)	3.96%	4.74%	
Minimum	2.84%	2.58%	
Maximum	6.22%	6.32%	
Final maturity			
Weighted average (WARM) (months)	194	377	
Minimum	04/01/2025	12/05/2007	
Maximum	01/05/2048	01/15/2047	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.99%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.59	6.60	0.01	7.40
10.01 - 20%	5.93	16.00	0.27	16.56
20.01 - 30%	12.67	25.33	1.09	25.94
30.01 - 40%	21.87	35.13	2.20	35.47
40.01 - 50%	26.38	45.08	4.71	45.61
50.01 - 60%	21.35	54.04	8.10	55.57
60.01 - 70%	9.40	63.31	14.55	65.87
70.01 - 80%	0.80	73.91	37.27	76.78
80.01 - 90%			12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)	41.92		75.23	
Minimum	0.00		0.52	
Maximum	75.64		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.68%	0.67%	0.65%	0.64%	0.38%
Annual Percentage Rate (CPR)	7.86%	7.74%	7.58%	7.38%	4.49%

Geographic distribution		
	Current	At constitution date
Andalucia	12.88%	11.71%
Aragon	0.86%	0.91%
Asturias	0.33%	0.41%
Balearic Islands	7.32%	6.29%
Basque Country	2.36%	1.92%
Canary Islands	7.21%	6.64%
Cantabria	0.47%	0.41%
Castilla-La Mancha	3.28%	2.78%
Castilla-Leon	4.21%	4.32%
Catalonia	13.52%	13.93%
Ceuta	0.01%	0.02%
Extremadura	0.77%	0.52%
Galicia	1.39%	1.78%
La Rioja	0.25%	0.37%
Madrid	8.16%	8.92%
Mellilla	0.01%	0.01%
Murcia	1.95%	2.68%
Navarra	1.07%	1.41%
Valencia	33.93%	34.98%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	53	8,958.36	7,518.85	58,383.16	74,860.37	0.68	2,369,480.69	2,444,341.06	7.12	20.91
from > 1 to = 2 months	14	7,307.29	4,481.44	0.00	11,788.73	0.11	810,403.15	822,191.88	2.40	35.87
from > 2 to = 3 months	9	8,586.21	5,301.44	0.00	13,887.65	0.13	540,571.63	554,459.28	1.62	32.00
from > 3 to = 6 months	18	24,896.75	25,137.46	0.00	50,034.21	0.45	1,640,751.38	1,690,785.59	4.93	43.07
from > 6 to < 12 months	21	57,394.63	62,954.62	1,000.00	121,349.25	1.10	1,899,714.71	2,021,063.96	5.89	42.60
from = 12 to < 18 months	21	94,080.04	102,191.93	0.00	196,271.97	1.77	2,006,157.19	2,202,429.16	6.42	46.12
from = 18 to < 24 months	12	113,664.82	76,797.93	0.00	190,462.75	1.72	903,257.32	1,093,720.07	3.19	37.68
from ≥ 2 years	185	7,602,178.54	2,779,504.08	39,026.46	10,420,709.08	94.06	13,057,475.13	23,478,184.21	68.44	62.68
Subtotal	333	7,917,066.64	3,063,887.75	98,409.62	11,079,364.01	100.00	23,227,811.20	34,307,175.21	100.00	49.35
Doubt debts (subjectives)										
from > 6 to < 12 months	1	50,263.29	1,597.64	0.00	51,860.93	7.02	0.00	51,860.93	7.02	54.55
from ≥ 2 years	9	610,330.81	76,636.15	0.00	686,966.96	92.98	0.00	686,966.96	92.98	36.77
Subtotal	10	660,594.10	78,233.79	0.00	738,827.89	100.00	0.00	738,827.89	100.00	37.63
Total	343	8,577,660.74	3,142,121.54	98,409.62	11,818,191.90		23,227,811.20	35,046,003.10		